PERSONS KILLED AND INJURED

KILLED

145 killed every day

1 person killed every 10 minutes

INJURED

5,200 injured each day

1 person injured every 17 seconds

COST OF AUTO ACCIDENTS

DIRECT PROPERTY DAMAGE COSTS

$9,041,095.88 each day

$376,712.32 each hour

$6,278.53 each minute

$104.64 each second

ALL COSTS OF AUTO ACCIDENTS

$27,397,254.72 each day

$1,141,552.28 each hour

$19,025.87 each minute

$317.09 each second

OWNER'S SHARE

Projected on the basis of total number of *passenger cars* in operation in 1966 the property damage loss per vehicle would be $42.14 and all costs assessed in a similar manner would total $127.25.

These figures indicate clearly the necessity for the current rates charged for all types of automobile insurance. Bear in mind that these are averaged projections and that the common bodily injury or property damage liability claim *per accident* runs from 10 to 50 times these amounts.

There were 94,179,000 automobiles in use at the end of 1966. Of this number 78,315,000 or about 83% were passenger cars.*

What is more, these automobiles increase in average value each year, as more new vehicles are produced and older cars are retired from the highways. Thus, even if the number of accidents remained constant each year – and it does not – the financial toll would continue to rise.

Motor vehicle factory sales in 1966 totaled 10,329,410 units, including 8,598,326 passenger cars, 1,731,084 trucks and motor coaches. These automotive products had a combined wholesale value of $21,500,000,000.

Ownership of motor vehicles is at an all-time high. Vehicle registrations in the United States in 1966 totaled 94.1 million, including 78.3 million passenger cars and 15.8 million trucks and buses. Almost 4 out of 5 families own an automobile. Estimates for 1975 indicate vehicle registrations will reach 118 million. Multi-car households have doubled in eight years. Over 25% of car-owning families or over 20% of all families in the United States now own two or more automobiles.

The age of the average passenger car used in 1966 was 5.7 years. The average truck age was 7.8 years. Since 1950, when the average passenger car age was 7.8 years, gradual retirement from circulation of pre-World War II automobiles has lowered the weighted average private passenger car age.

Passenger Cars in Use by Age

	Over 10 Years	Over 7 Years	Over 5 Years	Under 5 Years
Percent	16.2	25.6	48.0	67.5

All the above figures, of course, point to one obvious conclusion. There are *more cars on the road each year, the average car is newer – hence, more expensive.* Thus, *each accident* involves more property damage *necessarily* to the average car involved.

MILEAGE INCREASES

Motor vehicle travel in the United States set a new record of nearly 932 billion miles during 1966. Since 1939, the number of miles traveled in automobiles each year has more than tripled. And the forecast is that, by 1975, Americans will travel over 1,165 billion miles in automobiles each year. This, too, means greater accident potential, and calls for a sound automobile insurance program.

There are an estimated 102 million licensed drivers in the United States. In accidents causing fatalities, 64,300 drivers were involved; in accidents causing non-fatal injuries, 2,200,000 drivers were involved. That means that in just one year, one driver in every 44 was involved in an automobile accident causing injury or death. In accidents causing *property damage*, 22,000,000 drivers were involved.

CONTRIBUTING CIRCUMSTANCES

In *urban areas* the principal circumstance which contributes to the over-all accident total is *failure to yield right of way.* Following too closely is second, speed is third and improper turning is fourth. In injury accidents, failure to yield right of way is the principal circumstance. Driving too fast for conditions is second, following too closely, third, and disregarding signals is fourth. Hence, in comparison to 1965's ratings, driving too fast for conditions has moved *from third to second place.*

In *fatal* accidents, the order of circumstances differs from that in non-fatals. Speed is the principal circumstance, failure to yield right of way is second, driving over the center line is third and disregarding signals and stop signs are fourth and fifth, respectively.

The principal circumstance which, in *rural areas*, contributes to the over-all accident total is *speed*, and is almost equal in importance to the next two circumstances combined – failure to yield the right of way and following too closely. Driving left of center line is equally disastrous as following too closely, with improper overtaking and improper turning next and of about equal importance.

While speed is the leading circumstance in both injury and fatal accidents, the order of the other causes differs from the previous year. Hence, for fatal accidents, the second most frequent cause is driving left of the center line, the third is failure to yield, and passing a stop sign and improper overtaking are fourth and fifth respectively. For injuries, the second most common cause is failure to yield, the third is driving left of the center line, and following too closely and improper overtaking are fourth and fifth respectively.

In 1966, nearly 90% of the casualties occurred as a direct result of driving error. This percentage has not changed much over the years which should be proof enough, if any proof is needed, that people cause accidents – not roads, weather or defective vehicles. Therefore, any substantial improvement in the casualty toll – and reduction in insurance rates – will have to be brought about by the drivers themselves.

*Car census and related figures from Automobile Manufacturers Association